

Information to identify the case:

Debtor 1	<u>Taewoo Kim</u>	Social Security number or ITIN	xxx-xx-0649
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Eunyoung Kim</u>	Social Security number or ITIN	xxx-xx-2742
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-29893-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Taewoo Kim
aka Tom Kim

Eunyoung Kim

4/17/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Taewoo Kim
 Eunyong Kim
 Debtors

Case No. 18-29893-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 20

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db/jdb cr	+Taewoo Kim, Eunyong Kim, 114 The Promenade, Edgewater, NJ 07020-2104
	+The Promenade II Condominium Association, Inc., Attn: David J. Byrne, Esquire, 214 Carnegie Center, Suite 112, Princeton, NJ 08540-6237
517829813	+Capital Bank, 5505 Nesconset Highway, Suite 203, Mt Sinai, NY 11766-2026
517905476	Capital Bank, 1680 Capital Credit Drive, McLean, VA 22102
517863283	+Deutsche Bank National Trust Co., Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
517829814	+Deutsche Bank National Trust Company, 216 Haddon Avenue Suite 406, Westmont, NJ 08108-2812
517798810	+J & J Sports Productions Inc, Attn: Paul J. Hooten, Esq., 5505 Nesconset Highway, Suite 203, MT. Sinai, NY 11766-2026
517829816	+Medical_Bergen Pain, 5505 Nesconset Highway, Suite 200, Mt Sinai, NY 11766-2026
517829811	+PNC Bank, PO Box 1099, Langhorne, PA 19047-6099
517829812	+PSE&G, Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
517798809	+PSEG/, AARGON AGENCY, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
517798805	+The Promenade, c/o Foremost Management, PO Box 627, 1F Central Building, Palisades Park, NJ 07650-0627
517863240	The Promenade II Condo Assoc., Pashman Stein, P.C., Court Plaza South, Hackensack, NJ 07601
517863282	+U.S.Bank National Assoc., Rushmore Loan Mgmt., PO Box 52708, Irvine, CA 92619-2708
517798806	+US Bank, BSI Financial Services, 314 South Franklin St, Po Box 517, Titusville, PA 16354-0517
517829815	+US Bank National Association, 1040 North Kings Highway, Suite 407,, Cherry Hills, NJ 08034-1925
517798808	+Verizon Wireless/, Jefferson Capital System, Po Box 25759, Greenville, SC 29616-0759

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2019 00:49:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 18 2019 00:49:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517798807 +E-mail/Text: jennifer.chacon@spservicing.com Apr 18 2019 00:50:29 Select Portfolio Services, PO Box 65250, Salt Lake City, Utah 84165-0250

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
 trustee@stanzialelaw.com, nj45@ecfcbis.com
 Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
 Brian E Caine on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bcaine@parkermccay.com, BKcourtntices@parkermccay.com
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Elysa D Bergenfeld on behalf of Creditor The Promenade II Condominium Association, Inc. edb@ansellgrimm.com

District/off: 0312-2

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as trustee,
on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2005-AR13
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7